

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Denise M. Wheeler  
 John E. Wheeler  
 Debtors

Case No. 13-15875-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 12

Date Rcvd: Apr 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2019.

db/jdb      #+Denise M. Wheeler, John E. Wheeler, 7020 Matthias Street, Philadelphia, PA 19128-3212  
 13117483      +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Apr 17 2019 03:17:01 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 17 2019 03:16:23  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 17 2019 03:16:53 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13100393 +EDI: ACCE.COM Apr 17 2019 06:58:00 Asset Acceptance LLC, PO Box 2036,  
 Warren, MI 48090-2036  
 13194884 E-mail/Text: megan.harper@phila.gov Apr 17 2019 03:17:01 City of Philadelphia,  
 Law Department - Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,  
 Philadelphia, PA 19102-1595  
 13105133 +E-mail/Text: bankruptcy@cavps.com Apr 17 2019 03:16:49 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
 13201930 EDI: RESURGENT.COM Apr 17 2019 06:58:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 13104759 EDI: Q3G.COM Apr 17 2019 06:58:00 Quantum3 Group LLC as agent for,  
 Elite Recovery Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788  
 13134359 +E-mail/Text: legal@gosafco.com Apr 17 2019 03:15:56 Southern Auto Finance Co.,  
 6700 N. Andrews Ave., Ste. 500, Ft. Lauderdale, FL 33309-2199  
 13097019 EDI: TFSR.COM Apr 17 2019 06:58:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13101368 ###Rjm Acquisitions Funding LLC, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
 13101370 ###Rjm Acquisitions LLC, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2019 at the address(es) listed below:

DAVID H. LIPOW on behalf of Creditor Specialized Loan Servicing, Inc. as servicer for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006- bkecf@milsteadlaw.com, dlipow@milsteadlaw.com  
 DAVID M. OFFEN on behalf of Debtor Denise M. Wheeler dmo160west@gmail.com, davidoffenecf@gmail.com/offendr83598@notify.bestcase.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

DAVID M. OFFEN on behalf of Joint Debtor John E. Wheeler dmo160west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor TheBankofNewYork MellonFKATheBankof NewYork,  
asTrustee forthecertificateholders ofthe CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-12  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
SCOTT WATERMAN ECFmail@fredreiglechl3.com, ECF\_FRPA@Trusteel3.com  
THOMAS I. PULEO on behalf of Creditor Specialized Loan Servicing, Inc. as servicer for The  
Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the  
CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006- tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:		
Debtor 1	<b>Denise M. Wheeler</b>	Social Security number or ITIN <b>xxx-xx-7236</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>John E. Wheeler</b>	Social Security number or ITIN <b>xxx-xx-5003</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>13-15875-jkf</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise M. Wheeler

John E. Wheeler

4/16/19

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**